

IN RE:

ANDREA L. BURNS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-10019

Chapter 13

Related to Doc. No. 81

ORDER OF COURT

AND NOW, this 13th day of August 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

SIGNED  
8/13/24 10:12 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

  
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jah  
JOHN C. MELARAGNO, JUDGE  
UNITED STATES BANKRUPTCY COURT

In re:  
Andrea L. Burns  
Debtor

Case No. 20-10019-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Aug 13, 2024

Form ID: pdf900

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2024:

Recip ID	Recipient Name and Address
db	+ Andrea L. Burns, 31 Alan Avenue, Greenville, PA 16125-2116
15447353	+ BARCLAYS MORTGAGE TRUST 2021-NPL1, MORTGAGE-BACKED, NATIONAL ASSOCIATION, AS INDENTURE TRUST, c/o Jill Manuel-Coughlin, Eight Neshaminy Interplex, Suite 215, Trevose, PA 19053-6980
15181629	+ Bessemer System Federal Credit Union, 106 Woodfield Drive, Greenville, PA 16125-1250

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 14 2024 00:20:45	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 14 2024 00:07:16	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15181627	+ Email/PDF: AffirmBKNotifications@resurgent.com	Aug 14 2024 00:07:10	Affirm Inc, 650 California Street, Floor 12, San Francisco, CA 94108-2716
15181628	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 13 2024 23:53:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
15212489	Email/Text: creditcardbkcorrespondence@bofa.com	Aug 13 2024 23:53:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
15181630	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 14 2024 00:18:34	Best Buy / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15197262	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 14 2024 00:06:24	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15181631	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 14 2024 00:21:23	Capital One Bank Usa NA, Po Box 30281, Salt Lake City, UT 84130-0281
15181632	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 13 2024 23:53:00	Comenity Bank / Catherine, Po Box 182789, Columbus, OH 43218-2789
15181633	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 13 2024 23:53:00	Comenity Bank / Full Beauty, Po Box 182789, Columbus, OH 43218-2789
15181634	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 13 2024 23:53:00	Comenity Bank / Woman Within, Po Box 182789, Columbus, OH 43218-2789
15181635	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 14 2024 00:06:21	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15181636	Email/Text: mrdiscen@discover.com	Aug 13 2024 23:53:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
15184692	Email/Text: mrdiscen@discover.com	Aug 13 2024 23:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15181637	+ Email/Text: bankruptcy@sccompanies.com		

District/off: 0315-1

User: auto

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		Aug 13 2024 23:54:00	Dr Leonards / Carol Wrig, Po Box 2845, Monroe, WI 53566-8045
15213996	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 13 2024 23:54:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15181638	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 14 2024 00:06:45	JPMorgan Chase Bank Card, Po Box 15298, Wilmington, DE 19850
15198208	+ Email/Text: RASEBN@raslg.com	Aug 13 2024 23:53:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15181639	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Aug 13 2024 23:54:00	Kay Jewelers / Genesis, Po Box 4485, Beaverton, OR 97076-4485
15205503	Email/PDF: resurgentbknotifications@resurgent.com	Aug 14 2024 00:06:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15181640	+ Email/Text: mmrgbk@miramedrg.com	Aug 13 2024 23:54:00	MiraMed Revenue Group, 360 East 22nd Street, Lombard, IL 60148-4924
15551432	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 14 2024 00:06:36	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15219938	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 14 2024 00:06:48	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15215710	Email/Text: bnc-quantum@quantum3group.com	Aug 13 2024 23:54:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15181641	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 14 2024 00:06:45	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
15181642	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 14 2024 00:18:34	Syncb / Care Credit, Po Box 965036, Orlando, FL 32896-5036
15181643	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 14 2024 00:18:04	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
15181644	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 14 2024 00:06:20	Syncb / Lowes, Po Box 956005, Orlando, FL 32896-0001
15181645	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 14 2024 00:06:28	Syncb / MC, Po Box 965005, Orlando, FL 32896-5005
15181646	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 14 2024 00:06:29	Syncb / PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
15181647	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 14 2024 00:07:07	Syncb / Walmart, PO Box 30281, Salt Lake City, UT 84130-0281
15215078	+ Email/PDF: ebn_ais@aisinfo.com	Aug 14 2024 00:19:29	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15182147	^ MEBN	Aug 13 2024 23:45:49	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15181648	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 14 2024 00:20:05	The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15218666	Email/Text: BNCnotices@dcmservices.com	Aug 13 2024 23:53:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0315-1

User: auto

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cr		BANK OF AMERICA, N.A.
cr		BARCLAYS MORTGAGE TRUST 2021-NPL1, MORTGAGE-BACKED
cr	*+	Bessemer System Federal Credit Union, 106 Woodfield Drive, Greenville, PA 16125-1250
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 15, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2024 at the address(es) listed below:**

Name	Email Address
Daniel P. Foster	on behalf of Debtor Andrea L. Burns dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforruptcy.com
Denise Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com
Jill Manuel-Coughlin	on behalf of Creditor BARCLAYS MORTGAGE TRUST 2021-NPL1 MORTGAGE-BACKED SECURITIES, SERIES 2021-NPL1, BY U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@powerskirm.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5